IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)
Phillip Craig GRAVES	<u>}</u>
Application No.: 10/655,828) Group Art Unit: 3695
Filing Date: September 5, 2003) Examiner: Narayanswamy SUBRAMANIAN
Attorney Docket No.: 62941.002015) Confirmation No. 7150
Title: SYSTEM AND METHOD FOR SECURELY AUTHORIZING AND DISTRIBUTING STORED-VALUE CARD DATA))))

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE AND AMENDMENT TO MARCH 16, 2010 OFFICE ACTION

Dear Sir:

In response to the Final Office Action mailed March 16, 2010 Applicants respectfully submit this Amendment and Response under 37 CFR §1.113.

In the Claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.